

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of: DREYER et al.

Serial No.: 10/788,919

Group Art Unit: 3624

Filed: February 27, 2004

Examiner: Alpert, James

Entitled: **METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

Applicant acknowledges receipt of the Office Action mailed December 1, 2006. Applicant encloses herewith an authorization to charge Deposit Account 502498 for \$120.00, the fee for a one (1) month Extension of Time in which to file a Response. Applicant believes that no additional fees are due in connection with this response. However, in the event a discrepancy exists between the amount enclosed and the Patent and Trademark Office fees, please charge or credit any difference to the undersigned's Deposit Account No. 502498, referencing client/matter number 435565-405.

In response to the Office Action of December 1, 2006, please consider the following:

- **Amendments** to the claims are reflected in the listing of claims beginning on Page 2 of this paper.
- **Remarks** begin on page 9 of this paper.